

Consumer Assistance Program Project Narrative

OVERVIEW OF CURRENT CONSUMER ASSISTANCE PROGRAMS

The California Department of Managed Health Care (DMHC) oversees health care coverage for roughly 70 percent of insured Californians. DMHC is funded through statutorily-mandated annual health plan assessments, and operates the Help Center, a consumer assistance program. The Office of the Patient Advocate (OPA), which operates in partnership with the DMHC, was created in statute to represent the interests of health plan members and to promote transparency and quality health care by publishing an annual [Quality of Care Report Card](#) (summaries attached).

Scope of Program Assistance

The DMHC Help Center is dedicated to ensuring that consumers understand their rights and receive prompt and effective responses to their health care concerns. Patient rights advocates, health care professionals, and consumer service representatives are available to help consumers resolve a simple paperwork mix-up or a complex medical issue with a health plan. Help Center staff assist consumers with their health plan coverage concerns and requests for information, as well as provide timely reviews of, and responses to, complaints regarding their health plans. In addition, Help Center staff routinely monitor health plans to ensure they comply with the law and fulfill their obligations to enrollees and, where necessary, to seek appropriate corrective action. Complaint data is used to identify systemic issues and to improve the managed health care delivery system. Consumers can contact the Help Center by phone, correspondence, email, or in person. Staff at the Help Center also ensure that an Independent Medical Review (IMR) is available to consumers who are dissatisfied with a plan's decision concerning: (1) services denied due to a plan's finding that the requested care is investigational or experimental; (2) health care services denied, delayed or modified due to a plan's finding that the service is not medically necessary; or (3) denials of enrollee reimbursement claims for out-of-plan medical services obtained for urgent or emergency care. Medically urgent grievances are resolved within three business days. The Help Center has 67 authorized positions with an approximate budget \$10,000,000¹ for the 2010-2011 fiscal year.

¹ As of September 9, 2010 California currently does not yet have an approved budget in place for fiscal year 2010-2011.

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The OPA is charged with serving the interests of health care consumers. It fulfills this mandate by developing educational and informational guides for consumers, publicly reporting health care performance data, rendering advice and assistance to enrollees regarding procedures, rights, and responsibilities related to health care coverage, and working with other government and nongovernment patient assistance programs and health care ombudsman programs. This work is primarily population based, community driven and preventive in nature. The OPA complements the consumer assistance work of the DMHC Help Center, which works primarily on individual questions, concerns, and problems.

Program Accomplishments

In 2009, the Help Center logged more than 85,000 phone calls, and 51,431 of those callers received personal assistance from a Help Center agent. In addition, staff responded to 1,206 emails, 22,332 pieces of correspondence, and 4,677 formal grievances. The Help Center reviews and investigates all grievances, including issues involving access to care, enrollment, mental health care, claims payment/reimbursement, and contract benefits. In addition, the office received 2,856 applications for an IMR, and completed a total of 1,777. The attached 2009 Annual Report from the Help Center provides additional detail on the types of issues received and the DMHC's actions to achieve resolution.

The Help Center vigorously advocates on behalf of consumers. Systemic issues identified by staff enable the DMHC to exercise its regulatory authority to gain plan compliance with statutory and regulatory requirements and make certain that consumers receive the right care at the right time.

The OPA's accomplishments center in two major areas: public reporting and consumer education. The award winning California's Health Care Quality Report Card helps ensure that Californians can make informed healthcare choices based on the quality and value of those services. With its primary advocacy role of educating consumers about their patient rights and responsibilities and how to get assistance, the OPA uses a variety of local and statewide strategies to annually reach and educate millions of consumers with its award-winning materials (e.g., *How to Use Your Health Plan Guide*) and its statewide social marketing efforts. The OPA's expansive and growing network of partners, which are trusted sources to many diverse communities, provide a direct link to consumers. To assist its partners, the OPA has

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conducted community forums and trainings, offered technical assistance, and provided partners with needed resources, including consumer materials in multiple languages and formats.

Accessibility

To ensure that consumers receive effective assistance and services, materials and information are provided to consumers in a language that they speak and understand, and are written in a manner appropriate for persons with disabilities. The Help Center employs bilingual staff, in addition to an interpretation and translation service, which enables it to assist any consumer with limited English Proficiency (LEP) who contacts the Help Center in his/her preferred language, ensuring that all consumers can fully understand their health care rights and responsibilities. In addition, the DMHC's language assistance regulations ensure that health plans and providers also offer interpretation and translation services to their health plan enrollees. Translated information is available to the public on the DMHC's website, in brochures, and in other written materials. Further, the Help Center has a long history of partnering with stakeholder groups that represent the interests of consumers to provide additional training for its staff on disability rights, access to care, and issues facing vulnerable populations, such as children and the mentally ill. Training modules have been developed and presented by organizations such as the Mental Health Association and the National Alliance for the Mentally Ill, the California Pan-Ethnic Health Network, The California Asthma Public Health Initiative, and the California Foundation for Independent Living Centers.

All publications produced by the OPA are available in multiple languages, meet the Americans with Disabilities Act (ADA) requirements, and are consumer tested to ensure appropriate health literacy levels.

Expertise of Consumer Assistance Program Personnel

The Help Center staff consists of consumer service patient advocates; analysts with background in public health, health care administration, health plan operations and consumer advocacy programs; clinically trained nurses and other health-related licensed personnel; and attorneys with expertise in health care law and health plan regulation. In addition to specific education and training related to health care delivery, administration, insurance payment, or oversight, staff experience includes prior positions with

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healthcare related organizations such as Medi-Cal Managed Care, Department of Developmental Disabilities, Department of Health Care Services, Department of Mental Health, for-profit and non-profit hospitals, rehabilitation facilities, health plans, consumer advocacy programs or consumer based organizations. This depth of understanding and experience in California's multifaceted health plan industry has resulted in a proven track record of successfully handling health coverage issues regarding access, claims payment, treatment authorizations, denials of medically necessary care, enrollment, continuity of care, extension of coverage, coverage cancellation, and access to culturally and linguistically appropriate services.

Key staff within the OPA are master-level trained health educators, with decades of experience in working in local and state health promotion and disease prevention programs, which include the California Department of Public Health, Department of Health Care Services, Department of Mental Health and the California Families and Children Commission. In addition, staff have extensive experience in working with local and state partners in the areas of education (pre-kindergarten through higher education), social services, disability, alcohol and drug programs, or veteran affairs, housing and employment.

Help Center Staff Training

Frontline staff in the Help Center received a comprehensive six-week training program that includes two weeks of classroom training and four weeks of shadowing seasoned agents, analysts, attorneys, and nurses. Training focuses on an overview of the health care delivery and payer system(s) in California, including state, local, federal, and commercial programs, as well as on patient protections and rights under the DMHC's statutory and regulatory authority (Knox-Keene Health Care Service Plan Act of 1975, Health and Safety Code Section 1340, et seq., and Title 28 of the California Code of Regulations). Also included is customer assistance training on active listening, working with vulnerable populations and consumers with limited English proficiency, analytical skills and critical thinking, and understanding issues associated with limited health literacy.

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Training, resource materials, and modules are available to staff on the DMHC's intranet, and are continually maintained and updated.

Information Data Privacy and Security

The DMHC network is comprised of Cisco Systems network core and distribution switches with a 10 Gigabit Ethernet backbone. All distribution switches have Power Over Ethernet capabilities. All network components are housed in a data center with raised floors, Uninterruptible Power Supply, back up generator and fire suppression systems. The servers are Dell business class servers running Windows Server 2008 Revision 2. The databases are hosted by the Dell Servers using Microsoft Structured Query Language 2008. The network is protected by Cisco Adaptive Security Appliance firewalls in redundant pairs.

The DMHC is capable of transmitting the required reporting data in an encrypted form, using encrypted email capabilities, encrypted removable storage devices, secure File Transfer Protocol and Secured Socket Layer-enabled websites. Key database systems have an Activity Log where all "write" activities are logged. No records are deleted.

The Help Center staff are fully trained on data privacy. Within 30 days of employment and annually thereafter, all employees are required to take the online security awareness training developed for employees in response to the state policy that requires each department provide for the proper use and protection of its information assets. Staff are also responsible for reading and acknowledging that they understand the Information Security Policy, Privacy Policy and Password Control Policies, a copy of which is attached.

The DMHC also has a documented comprehensive Disaster Recovery Plan, and components of the plan are tested annually. The DMHC controls access to protected data by using the "Principal of Least Privilege," which gives each user no more privilege than is necessary to perform a job. Access to protected data must be granted through a service request process requiring supervisor approval as well as approval from the DMHC's Office of Technology and Innovation.

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GRANT PROPOSAL

California seeks to use funds from this grant opportunity to expand programs operated by the DMHC Help Center and the OPA that educate and assist consumers with questions about their health care coverage, and resolve consumer problems. The goal is to provide a seamless way for consumers to obtain needed information and assistance by promoting a coordinated point of entry to the state. This will be accomplished by:

- Promoting a toll-free number and statewide website that enables consumers to get answers to questions about health care coverage, enrollment, grievances, and provisions enacted under federal health care reform.
- Assisting consumers to file complaints and appeals, regardless of the source of their health coverage, and by providing appropriate referrals to other state or federal departments or agencies.
- Conducting a statewide media campaign, in partnership with consumer organizations, to educate consumers about their rights and responsibilities with respect to group health plans and health insurance coverage, and to provide assistance with enrollment in group health plans or health insurance coverage.
- Evaluating the effectiveness of these initiatives and collecting, tracking, and quantifying consumer problems and inquiries for reporting to state and federal policymakers.

The grant proposal is comprised of three major elements: 1) a consumer education campaign, 2) expansion of the capability of the Help Center, and 3) enhancements to the statewide health reform website. California would also seek flexibility to work with the federal government in reallocating proposed funding for consumer assistance and education to meet changed circumstances such as a change of state officials in a new administration.

Consumer Education Campaign

The DMHC will contract with a public relations firm to develop a multi-cultural social marketing campaign that will provide Californians with a coordinated point of contact for all of the state government entities involved in health care reform. The goal is to reduce consumer frustration about where to call for current information and assistance. Local, regional, and statewide media opportunities, as well as advertising, in combination with grassroots and viral outreach strategies, will be employed to publicize the effort. The concept includes enhancements to the state's

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www.healthcare.ca.gov website, which contains current healthcare reform information, and the Help Center's toll-free number, which offers assistance to enrollees who are encountering problems with their health plans.

Contracting with an outside firm to manage and oversee the statewide public awareness and social marketing campaign will be cost effective, as state departments do not have the personnel, expertise, or resources necessary to manage large-scale media production, negotiate rates, and coordinate an effective statewide campaign. An experienced public relations firm can leverage media buys and attain extensive added value, help target media placements for maximum effectiveness, develop professional campaign materials, and produce ongoing evaluations of effectiveness.

The selected contractor(s) will first work with the DMHC to develop a unique identifier or brand for the state website and toll-free number, as well as develop a road map for all communication activities, identify target audiences, and ensure that messaging is relevant, consistent and timely. A combination of media relations, community outreach, partnership development, and online messaging will support the campaign. A portion of the budget will be used to conduct pre-contract earned media opportunities to publicize early health reform milestones, such as expansion of dependent coverage.

Creative promotional print and online materials are key to the campaign effort. Informational brochures, posters, fliers, mailers, and website materials will be developed in multiple languages and distributed to partners (local grassroots organizations), used at news conferences and community events, (e.g. town hall meetings, county fairs, ethnic festivals, stakeholder events), placed at strategic locations (e.g. hospitals, clinics, social service agencies, transit centers, entertainment venues, colleges, senior centers), and posted on the state healthcare reform website.

Broadcast materials, including public service announcements television, radio, and print advertisements, social media and website materials (e.g. blogs, Twitter, Facebook, and YouTube), will be used to promote public awareness. The campaign will take full advantage of Internet opportunities for messaging. In addition to placing information on social networking sites, the campaign will create webcasts and conference calls that utilize "train the trainer" techniques for partner organizations, as well as creating YouTube videos and banner ads for applicable websites.

To complement the media campaign, the OPA will expand its existing statewide Partnership Network to include advocacy and health and human services organizations that can direct consumers to the California health care reform

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website and toll-free number, as well as personally assist consumers in their community with obtaining grievance forms, applications, etc. DMHC, OPA, and/or Help Center staff will travel to various community events to promote awareness of health care reform and its benefits. Technical assistance and materials will be provided to the Partnership Network for local educational, in person assistance, and promotional events such as workshops, town halls, and press events.

The selected public relations contractor will also develop a strategy for measuring the effectiveness of campaign messages, materials, and partnerships. It will conduct periodic assessments on the campaign activities, to include reports on number of impressions; materials distribution; number and type of calls to the Help Center; visits to the website by type, length, and other website analytical measures; number and type of partnerships and level of partnerships; evaluation of training and technical assistance; in-kind and other leveraged resources; and number of events conducted and number of participants reached.

Sustainability will be a prime consideration throughout the development of the campaign plan, ensuring that public education efforts will be able to continue past the one-year grant term, even in the face of budget concerns and a change in Administration.

Enhance the Help Center's Consumer Assistance Capability

Investing in a state-of-the-art communications system will provide the most efficient platform for call handling, including more automated functionality, and support new capability for online communication between staff and consumers to assist in the anticipated increased call volume. The system will support links to the state website (www.healthcare.ca.gov) and a consumer assistance phone number. The DMHC will establish Memorandums of Understanding with other state agencies to obtain data on the calls and grievances referred to them and to obtain and provide staff training on new subject areas. The new system will incorporate features that will enable staff to efficiently respond to consumer calls and inquiries, including:

- Online filing of complaints and requests for Independent Medical Review: This system will allow consumers to obtain the forms on line, complete the forms, and email the forms directly to the Help Center with the appropriate signature requirements.

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- **Click-to-Chat:** Consumers on the state's health care reform website can click on a link to be immediately connected with an agent for assistance. Web pages may be shared during the session, allowing the agent to answer questions quickly and locate resources on the state's health care reform website.
- **Self-Help Center:** The phone tree will allow consumers to obtain location information about forms and websites, access phone numbers to health plans and other state agencies, receive updates on their grievances, and have their information automatically put into the system.
- **Automation of Frequently Performed Tasks:** Repetitive tasks can be automated (which can include providing boilerplate emails, call scripts, populating customer data automatically, returning an acknowledgement email to a consumer's emails, etc.), and providing quicker responses.
- **Multiple Chat Capabilities:** Web callbacks and blended collaboration will allow consumers to request a callback from the Help Center when the agent who is the subject matter expert in that area is available, rather than waiting for that agent to be free. If many people are calling on the same subject, asking for general information on the coordinated subject, the agent can call multiple people at the same time and perform a mini seminar.
- **Screen Pop-Ups with Consumer Information:** Task automation buttons and personal phone directory features shorten response time and automate after-call work.
- **Enhanced Call Routing:** These features shorten response time and automate post-call work. Phone numbers to other state agencies can be programmed into the system, allowing for tracking of calls.
- **Enhanced System Monitoring and Reporting:** The system contains self service applications with automatic speech recognition, text to speech, and Voice XML, which allows a consumer to automatically receive updated information regarding his/her specific case.
- **Collection and Reporting of Data:** The system allows for improved monitoring of system performance metrics.

It is anticipated that the capability of the proposed communication system will enable staff to handle a greater volume of calls with current staffing. The new communications system would use Voice-Over IP, an internet based

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service. It is anticipated that the cost savings of this feature over the current long distance phone service would offset the future lease cost for hardware and support.

Website Enhancements:

With proposed grant resources, the state will also enhance the consumer component of the state's health care reform website at www.healthcare.ca.gov to include the following features:

- Consumer oriented information architecture and content to ensure easy access and navigability.
- Content translated and available in the threshold languages (e.g., Spanish, Chinese, Vietnamese and up to nine other languages), and at appropriate health literacy levels.
- Interactive features to provide relevant information to visitors, based on a standard set of characteristics (e.g., age, gender, health status).
- Content consistent on various aspects of health care reform across all state agencies. This will necessitate structured and deliberate system coordination efforts to ensure appropriate bridging of information and seamless handling of consumer inquiries.
- Direct link to the DMHC Help Center and its Click to Chat feature as a means of addressing questions on line.
- Consumer oriented “frequently asked questions,” consumer alerts, worksheets/check lists, links to local resources, etc.
- State-of-the-art technologies, including user-friendly search functions, self-maintaining e-mail lists, calendar tools, web-based forms, etc.

Conclusion

The availability of grant funding will enable the DMHC to develop a coordinated and efficient entry point for all Californians to use for their health plan questions, concerns, and grievances. This will also allow California to obtain consistent information about health plan consumer issues.